

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

ROSALIND DEVORA BROWN

S.S. No.: xxx-xx-2210

Mailing Address: 2 ORION CR, Rougemont, NC 27572-

Case No. 10-81071

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 18, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 26, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 5/12/10

Lastname-SS#: Brown-2210

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

SURRENDER COLLATERAL

Retain	Creditor Name	Sch D #	Description of Collateral

Creditor Name	Description of Collateral

ARRANGE CLAIMS

REJECTED EXECUTORY CONTRACTS/LEASES

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
				**
	USDA - 1st DOT			**
	USDA- Escrow			**
				**
				**

Creditor Name	Description of Collateral

1st DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	USDA - 1st DOT		\$570	N/A	n/a	\$570.00	Residence and personal property
	USDA- Escrow		\$219	N/A	n/a	\$219.00	Residence
				N/A	n/a		
				N/A	n/a		

SID - SECURED DEBTS at FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			

SID - SECURED DEBTS at 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Up and paid)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON PRIORITY UNSECURED		Amount
DMI-	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$	\$909	per month for	60	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: 30.51 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE

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Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD

WILLIAM MCDONALD

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

CRE Group Inc
P.O. Box 2594
Waterloo, IA 50704

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Services
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Credit Financial Services
Post Office Box 451
Durham, NC 27702-0451

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Allied Interstate
Post Office Box 1962
Southgate, MI 48195-1962

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Allied Interstate Inc.**
3000 Corporate Exchange Drive
5th Floor
Columbus, OH 43231

DirecTV
P.O. Box 9001069
Louisville, KY 40290-1069

Experian
P.O. Box 2002
Allen, TX 75013-2002

Blair Corp
307 Liberty St
Warren, PA 16366

Duke University Hospital
Post Office Box 70841
Charlotte, NC 28272-0841

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Capital Management Services, LP
726 Exchange Street
Suite 700
Buffalo, NY 14210

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Central Carolina Foot & Ankle
4119 Capitol Street
Durham, NC 27704

Durham Diagnostic Imaging
Post Office Box 13166
Roanoke, VA 24021

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Concorde Collection
PO Box 663
Holmes, PA 19043-1444

Durham Emergency Physicians **
P.O. Box 15133
Durham, NC 27704-0133

Durham Regional Hospital
Post Office Box 70841
Charlotte, NC 28272-0841

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

USDA Rural Housing Service(MD)
Bankruptcy Department
Post Office Box 66879
Saint Louis, MO 63166-6879

First Premier Bank
Post Office Box 5147
Sioux Falls, SD 57117-5147

Pan American Life
PO Box 2947
Covington, LA 70434-2947

Vantage Sourcing, LLC
328 Ross Clark Circle
Dothan, AL 36303

Harry Orchards
P.O. Box 3149
Mission, TX 78573

PCS Stamps and Coins
47 Richards Ave
Norwalk, CT 06857

Verizon Wireless
Post Office Box 660108
Dallas, TX 75266-0108

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Penn Credit Corporation
Post Office Box 988
Harrisburg, PA 17108-0988

Verizon Wireless Bankruptcy****
Administration
Post Office Box 3397
Bloomington, IL 61702-3397

MCB
2066 14 Avenue #102
Vero Beach, FL 32960

Providian
Post Office Box 660509
Dallas, TX 75266-0509

Willabee & Ward
47 Richards Ave
Norwalk, CT 06857

Music Service Club
c/o National Recovery Agency
2491 Paxton Street
Harrisburg, PA 17111

Solomon And Solomon
Columbia Circle
Box 15019
Albany, NY 12203

National Recovery
4201 Crums Mill Road
Harrisburg, PA 17112

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NCO Financial Systems, Inc.
Post Office Box 41457
Philadelphia, PA 19101

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

USDA Rural Housing Service
Post Office Box 66827
Saint Louis, MO 63166-6827